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Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Elizabeth	
Write the name that is on	First name	First name
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Hernandez	
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years		
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 7124	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer Identification number	9 xx - xx-	9 xx - xx-

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De	ebtor 1 Elizabeth First Name	Hernandez Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		3609 W Grenshaw St, Apt 3 Number Street	Number Street
		Chicago Illinois 60624	
		City State Zip Code Cook	City State Zip Code
		County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
			-

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Debtor 1 Elizabeth		Hernandez	C	ase number <i>(if kno</i>	wn)	
First Name	Middle Name	Last Name				
Part 2: Tell the Court Abo	out Your Bankruptcy Cas	se				
7. The chapter of the Bankruptcy Code you are choosing to file under		escription of each, see <i>Notice</i>). Also, go to the top of page				'ividuals Filing for
8. How you will pay the fee	more details about he cashier's check, or may pay with a credit I need to pay the fee Individuals to Pay You I request that my fee judge may, but is not the official poverty line.	fee when I file my petition ow you may pay. Typically noney order If your attorned to card or check with a present installments. If you can be in installments. If you can reling Fee in Installments to epitement on, waive your faron, you must fill out the Astit with your petition.	y, if you ney is s printed noose t nts (Off quest thee, and nily size	are paying the ubmitting your l address. his option, sign icial Form 103, his option only may do so only e and you are u	e fee yourself, your payment on your and attach the A). If you are filing y if your income nable to pay the	ou may pay with cash, pur behalf, your attorney e Application for g for Chapter 7. By law, a e is less than 150% of e fee in installments). If
9. Have you filed for bankruptcy within the last 8 years?	Yes. District District District		When N When	// / DD / YYYY // / DD / YYYY	Case number Case number Case number	
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District		When _	MM / DD / YYYY	Relationship to y Case number, if I Relationship to y Case number, if I	known
11. Do you rent your residence?	✓ No. Go to lin	d obtained an eviction judgr ne 12. <i>Initial Statement About an E</i> nkruptcy petition.				

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Debtor 1 Elizabeth Hernandez __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Elizabeth Hernandez Case number (if known)
First Name Middle Name Last Name

Part 5	Explain Your Effo	rts to Receive a Brie	fing About Credit Counseling			
		About Debtor 1:		Ab	out Debtor 2 (Sp	oouse Only in a Joint Case):
15. Te	II the court	You must check one:		Yo	u must check one:	
red ab	nether you have ceived briefing out credit unseling.	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, and I received a npletion.		counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.
	e law requires that u receive a briefing		he certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.
co file Yo	out credit unseling before you e for bankruptcy. u must truthfully	counseling agen	ing from an approved credit acy within the 180 days before I ptcy petition, but I do not have a appletion.		counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a mpletion.
fol yo	eck one of the lowing choices. If u cannot do so, you e not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment			er you file this bankruptcy petition, opy of the certificate and payment
If y cor cas wh	you file anyway, the urt can dismiss your se, you will lose natever filing fee you id, and your	from an approve obtain those ser made my reques	ked for credit counseling services and agency, but was unable to vices during the 7 days after I and exigent circumstances emporary waiver of the		from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the
cre	editors can begin llection activities ain.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this		requirement, attace efforts you made unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. b, your case may be dismissed.		receive a briefing must file a certification with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.
			he 30-day deadline is granted only mited to a maximum of 15 days.			he 30-day deadline is granted only mited to a maximum of 15 days.
		I am not required counseling beca	d to receive a briefing about credit use of:		I am not require counseling beca	d to receive a briefing about credit ause of:
		☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
		Active duty.	duty in a military combat zone.		Active duty.	duty in a military combat zone.
		about credit coun	are not required to receive a briefing seling, you must file a motion for bunseling with the court.		about credit cour	are not required to receive a briefing iseling, you must file a motion for ounseling with the court.

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Debtor 1 Elizabeth Hernandez Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Elizabeth Hernandez Signature of Debtor 1 Signature of Debtor 2 Executed on _ 6/29/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Elizabeth First Name	Middle Name	Hernandez Last Name	Case number (if k	(nown)
For your attorney, if you are represented by one If you are not represented by an attorney, you do not need to file this page.	I, the attorney for the de eligibility to proceed un- relief available under ead debtor(s) the notice requ	btor(s) named in this p der Chapter 7, 11, 12, ch chapter for which t uired by 11 U.S.C. § 3 r an inquiry that the in	or 13 of title 11, United he person is eligible. I al 42(b) and, in a case in w formation in the schedu Date	ave informed the debtor(s) about distates Code, and have explained the lso certify that I have delivered to the which § 707(b)(4)(D) applies, certify that I ules filed with the petition is incorrect.
	Elizabeth Placek Printed name Semrad Law Firm Firm name 20 S. Clark Street Street 28th Floor Chicago City		Illinois State	60603 Zip Code
	Contact phone	3124477838	Email address Illinois	eplacek@semradlaw.com
	Bar number		State	

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Elizabeth		Hernandez
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
Case number (If known)			(State)

П	Check if this is an
	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	V
	Your assets Value of what you own
0 / / / / / 0 / / / 5 / / 400 / 10)	
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
Ta. Copy line 33, Total real estate, Irom Schedule PVD	#44.075.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$11,675.00 ———————————————————————————————————
1c. Copy line 63, Total of all property on Schedule A/B	\$11,675.00
rt 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$1,010.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	γ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$4,958.00
	Ψ 1,000.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
· · · · · · · · · · · · · · · · · · ·	\$2,287.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	40.055.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	40.055.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$8,255.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$8,255.00 \$5,014.24

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Hernandez Debtor 1 Elizabeth _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$3,541.39 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inforn	nation to identify your c	ase:					
Debtor 1		Elizabeth			Hernandez			
Debtor 1		First Name	Middle N	lame	Last Name			
Debtor 2 (Spouse, if fil	lina)	First Name	Middle	lomo	Last Nama	_		
	•		Middle N	iame	Last Name			
		ankruptcy Court for the:	Northern		District of Illinois (State)	-		
Case num (If known)	ber					_		
Officia	ıl Fo	orm 106A/B						Check if this is an amended filing
Sched	dule	e A/B: Prope	rty					12/1
category v responsibl write your	where e for s name	you think it fits best. E supplying correct infor and case number (if k	Be as complete a mation. If more s nown). Answer e	nd a pace very	n asset only once. If an asset fits occurate as possible. If two marrie is needed, attach a separate sh question. or Other Real Estate You Ow	ed people ar eet to this f	re filing together, both a corm. On the top of any a	re equally
_								
1. Do you		or nave any legal or ed no to Part 2	quitable interest	ın an	y residence, building, land, or sir	miar proper	tyr	
	Yes.	Where is the property?						
1.1		address, if available, or	other description	Wh	at is the property? Check all that a	apply.	the amount of any secu	claims or exemptions. Put ared claims on Schedule D: hims Secured by Property.
			·		Duplex or multi-unit building Condominium or cooperative		Current value of the	Current value of the
				H	Manufactured or mobile home		entire property?	portion you own?
	Numl	per Street			Land			
	Nullii	Jei Glieet			Investment property Timeshare		Describe the nature o	simple, tenancy by
	City	State	Zip Code	H	Other		the entireties, or a life	e estate), if known.
				Wh	o has an interest in the property e.	? Check	Check if this is co (see instructions)	mmunity property
					Debtor 1 only		ш	
					Debtor 2 only			
					Debtor 1 and Debtor 2 only	. 11		
				L	At least one of the debtors and and			
					ner information you wish to add a operty identification number:	ibout this it	em, such as local	
If you	own c	or have more than one, li	st here:					
1.0				Wh	at is the property? Check all that a	apply.		claims or exemptions. Put red claims on <i>Schedule D:</i>
1.2	Street	address, if available, or	other description	H	Single-family home Duplex or multi-unit building			ims Secured by Property.
					Condominium or cooperative		Current value of the	Current value of the
				H	Manufactured or mobile home		entire property?	portion you own?
	Numl	per Street			Land		Describe the nations	£
	Nulli	Jei Glieet			Investment property		Describe the nature o interest (such as fee s	simple, tenancy by
	City	State	Zip Code	H	Timeshare Other		the entireties, or a life	e estate), if known.
				Wh	o has an interest in the property j.	? Check	Check if this is co (see instructions)	mmunity property
					Debtor 1 only			
					Debtor 2 only			
					Debtor 1 and Debtor 2 only	a tha a w		
					At least one of the debtors and and			
					ner information you wish to add a perty identification number:	bout this it	em, such as local	

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Debtor 1	Elizabeth		Hernandez Case numb	er (if known)	
	First Name	Middle Name	Last Name		
1.3	et address, if available, or o		What is the property? Check all that apply. Single-family home	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
	ot address, ii avanabis, or s		Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
Nur	nber Street	Zip Code	Land Investment property Timeshare	Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
Oity	State	·	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item	(see instructions)	mmunity property
3 V44	the dellar value of the pe		property identification number:all of your entries from Part 1, including any entries	os for pagos	
	ve attached for Part 1. W			es for pages	
o you ov ou own t	hat someone else drives. If ans, trucks, tractors, sport u	r equitable interes you lease a vehicle,	st in any vehicles, whether they are registered or not also report it on Schedule G: Executory Contracts and reycles	-	
✓ Ye	S				
3.1	Make	Audi Q7 V6 Premium	Who has an interest in the property? Check one. Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Model: Year: Approximate mileage:	AWD 2007 151000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$7000.00	Current value of the portion you own?
	Other information: 2007 Audi Q7 V6 Premiu	m AWD	Check if this is community property (see instructions)		
3.2	Make Model: Year:		Who has an interest in the property? Check one. Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property?	Current value of the portion you own?
			Check if this is community property (see instructions)		

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J. 101 1	Elizabeth First Name	Middle Name	Hernandez Last Name	Case numbe	er (ir known)	
3.3		Middle Name		property? Check hly s and another hity property (see	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secured.	claims or exemptions. Pured claims on Schedule laims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule
	Year: Approximate mileage: Other information:		Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or	ıly	Creditors Who Have Cla Current value of the entire property?	current value of the portion you own?
			At least one of the debtor Check if this is communinstructions)			
Exa	mples: Boats, trailers, motors	•	er recreational vehicles, other t, fishing vessels, snowmobiles,	•		
	nples: Boats, trailers, motors No Yes Make Model:	•	who has an interest in the	motorcycle accessor	Do not deduct secured the amount of any secu	claims or exemptions. Pured claims on <i>Schedule</i>
Example Exampl	nples: Boats, trailers, motors No Yes Make	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communication.	motorcycle accessor property? Check hly s and another	Do not deduct secured	ıred claims on <i>Schedule</i>
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only At least one of the debtor	property? Check bly s and another hity property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule aims Secured by Propert Current value of the portion you own? claims or exemptions. F

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Debtor 1 Elizabeth Hernandez Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$1200.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used Electronics - 3 TV's, 1 Game System, 3 tablet, 1 Cell Phone \$1000.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$1400.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc Jewelry \$50.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... Cat \$25.00 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$3675.00 for Part 3. Write that number here

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Debtor 1 Elizabeth Hernandez Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$1000.00 17.1. Checking account: Chase 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Elizabeth	Middle None	Hernandez	Case number (if known)				
	First Name	Middle Name	Last Name					
20.	 Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. 							
		include personal checks, cashiers ents are those you cannot transfe						
		onto are incoe you cannot hance	r to compone by digiting	or donvoring troin.				
	Yes. Give specific information about	Issuer name:						
	them	issuel flame.						
21	Retirement or pension	accounts			-			
21.			, thrift savings accounts,	, or other pension or profit-sharing plans				
	✓ No							
	Yes. List each	Type of account:	Institution name:					
	account	401(k) or similar plan:						
	separately.	Pension plan:			-			
		IRA:			-			
					_			
		Retirement account:						
		Keogh:			-			
		Additional account:						
		Additional account:						
22.	Security deposits and				-			
		deposits you have made so that						
	companies, or others	with landlords, prepaid rent, publi	c utilities (electric, gas, wa	ater), telecommunications				
	✓ No		Institution name:					
	Yes	Electric:						
		Gas:						
		Heating oil:			-			
		Security deposit on rental unit:	-		_			
		Prepaid rent:	-		_			
		Telephone:			_			
		Water:			_			
		Rented furniture:						
		Other:						
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	a number of years)	-			
	✓ No							
	Yes	Issuer name and description:						
					<u>-</u>			

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Debt	tor 1 Elizabeth First Name	Middle N	Hernandez Name Last Name	Case number (if known)	
24.	Interests in a		ount in a qualified ABLE program, or under	a qualified state tuition program.	
	No Yes		otion. Separately file the records of any interests	s.11 U.S.C. § 521(c):	
25.			property (other than anything listed in line 1	l), and rights or powers	
	No No	or your benefit			
	Yes. Desc	ribe			
26.			secrets, and other intellectual property	ments	
	✓ No		s, processes from regardes and lectroling agrees	TOTIO	
	Yes. Desc	ribe			
27.		nchises, and other general Iding permits, exclusive licens	intangibles ses, cooperative association holdings, liquor lic	enses, professional licenses	
	✓ No				
	Yes. Desc	nde			
Mor	ney or proper	ty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ov	ved to you			
		specific information		Federal:	\$0.00
	you a	t them, including whether already filed the returns		State:	\$0.00
20	Family suppor	he tax years		Local:	\$0.00
20.	Examples: Past		spousal support, child support, maintenance, c	livorce settlement, property settlemen	t
	✓ No Yes. Give s	specific information		Alimony:	\$0.00
				Maintenance:	\$0.00
				Support:	\$0.00
				Divorce settlement:	\$0.00
20	Other emerint			Property settlement:	\$0.00
SU.	Examples: Unp	aid wages, disability insuranc	ce payments, disability benefits, sick pay, vacati cans you made to someone else	ion pay, workers' compensation,	
	No No Doser	iho			
	L Tes. Descr	DG			
30.	Examples: Unp	ial Security benefits; unpaid lo		ion pay, workers' compensation,	

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Debt	tor 1 Elizabeth		Hernandez	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disab		alth savings account (HSA); credit, ho	meowner's, or renter's insurance	
	No Yes. Name the insure of each policy and		Company name:	Beneficiary:	Surrender or refund value:
32.	If you are the beneficiar property because some	y of a living trust, expect	someone who has died proceeds from a life insurance policy	, or are currently entitled to receive	
33	Yes. Describe	narties whether or not	you have filed a lawsuit or made a	demand for navment	
30.			urance claims, or rights to sue	demand for payment	
34.	Other contingent and to set off claims No Yes. Describe	unliquidated claims o	f every nature, including counterc	aims of the debtor and rights	
35.	Any financial assets y No Yes. Describe	ou did not already list			
36.		-	m Part 4, including any entries for		\$1000.00
Part	-			terest In. List any real estate in Pa	rt 1.
37.	טס you own or have a	ny legal or equitable ir	terest in any business-related pro	perty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable	or commissions you ali	eady earned		
	No Yes. Describe				
39.	Office equipment, fur Examples: Business-rel		e, modems, printers, copiers, fax mad	chines, rugs, telephones, desks, chairs, ele	ectronic devices
	Yes. Describe				

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Deb	tor 1 Elizabeth	Hernandez	Case number (if known)	
	First Name Middle Name	e Last Name		
40.	Machinery, fixtures, equipment, supplies yo	u use in business, and tools of your tra	de	
	No			
	Yes. Describe			
	L res. Describe			
41	Inventory			
	✓ No			
	Yes. Describe			
42.	Interests in partnerships or joint ventures			
	✓ No			
	Yes. Give specific	Name of entity:	% of ownership:	
	information about			
	them			
				_
10.4	O			-
43.	Customer lists, mailing lists, or other compile	ations		
	✓ No			
	Yes. Do your lists include personally identif	iable information (as defined in 11 U.S.C.	§ 101(41A))?	
	_			
	No			
	Yes. Describe			
44.	Any business-related property you did not a	Iready list		
	✓ No			
				
	Yes. Give specific information			
	information			
				<u> </u>
				_
				
	dd the dollar value of all of your entries from art 5. Write that number here			
•	are of write that humber here			
Part	6: Describe Any Farm- and Commerc	ial Fishing-Related Property You	Own or Have an Interest In.	
ı aıı	If you own or have an interest in farmland, list i			
46	Do you own or have any legal or equitable i	ntarast in any farm, or commercial fish	ing-related property?	
46.	Do you own or have any legal or equitable i	interest in any larin- or commercial list	iiig-related property:	Current value of the
	No. Go to Part 7.			portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
	_			or exemptions
47.	Farm animals			
	Examples: Livestock, poultry, farm-raised fish			
	✓ No			
	<u> </u>			
1				
	Yes. Describe			

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Debto	r 1 Elizabeth First Name	Middle Name	Hernandez Last Name	Case number (if known)	
48.	Crops-either growing				
	✓ No				
	Yes. Describe				
49.	Farm and fishing equi	pment, implements, machinery, fixtu	res, and tools of trade		
	No Yes. Describe				
	Tes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	✓ No	,			
	Yes. Describe				
51.	Any farm- and comme	ercial fishing-related property you did	d not already list		
	✓ No				
	Yes. Describe				
				Γ	
		II of your entries from Part 6, includi		ou have attached	
•					
Part 7	Describe All Pro	pperty You Own or Have an Inte	rest in That You Did No	ot List Above	
		perty of any kind you did not already ts, country club membership	list?		
١.	No	is, country club membership			
	Yes. Give specific				
	information				
54. Ad	d the dollar value of a	II of your entries from Part 7. Write t	hat number here		•
Part 8:	List the Totals of	f Each Part of this Form			
55. Pa	art 1: Total real estat	e, line 2			
56. pa	art 2 total vehicles, lii	ne 5	\$7000.00		
57. Pa	rt 3: Total personal a	nd household items, line 15	\$3675.00		
58. Pa	rt 4: Total financial a	ssets, line 36	\$1000.00		
59. P a	art 5: Total business-ı	related property, line 45			
60. P a	art 6: Total farm- and	fishing-related property, line 52			
61. P a	art 7: Total other prop	perty not listed, line 54			
62. T o	otal personal property	Add lines 56 through 61	\$11675.00	Copy personal property total	+ \$11675.00
				Copy personal property total	
63. To	tal of all property on	Schedule A/B. Add line 55 + line 62			\$11675.00

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Fill in this information to identify your case:						
Debtor 1	Elizabeth		Hernandez			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois			
			(State)			
Case number (If known)						

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	rt 1: Identify the Property You Clair	m as Exempt						
1.	. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.							
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)					
2.	For any property you list on Schedule A	I/B that you claim as e	exempt, fill in the information below.					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption				
		Copy the value from Schedule A/B						
	Brief description: Audi Q7 V6 Premium AWD, 2007, 2007 Audi Q7 V6 Premium AWD	\$7,000.00	\$2,400.00; \$725.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)				
	Line from Schedule A/B: 03		,					
	Brief description: Used Furniture Line from Schedule A/B: 06	\$1,200.00	\$1,200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)				
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?					

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Debtor 1 Elizabeth Hernandez Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$1,000.00 description: **✓** \$1,000.00 **Used Electronics - 3** 100% of fair market value, up to any TV's, 1 Game System, 3 applicable statutory limit tablet, 1 Cell Phone Line from Schedule A/B: 07 Brief 735 ILCS 5/12-1001(a) \$1,400.00 description: **✓** \$1,400.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief description: \$50.00 **✓** \$50.00 Misc Jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 735 ILCS 5/12-1001(b) Brief \$25.00 description: \$25.00 Cat 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$1,000.00 description: **✓** \$1,000.00 Checking account,

100% of fair market value, up to any

applicable statutory limit

Chase

17

Line from Schedule A/B:

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		Do	cument 1 age 22 of	<i>1</i>		
Fill in this inf	formation to identify your ca	ase:				
Debtor 1	Elizabeth		Hernandez			
	First Name	Middle Name	Last Name			
Debtor 2) -					
(Spouse, if filing) First Name	Middle Name	Last Name			
United States	s Bankruptcy Court for the:	Northern	District of Illinois			
Case numbe	er		(State)			
Officia	l Form 106D			I		Check if this is an amended filing
Sched	lule D: Credite	ors Who Ha	ve Claims Secure	ed by Prop	erty	12/15
more space	-		e are filing together, both are equ nber the entries, and attach it to t	•		
	y creditors have claims se	ecured by your proper	hv?			
-			vith your other schedules. You hav	e nothing else to repo	ort on this form.	
	s. Fill in all of the information		,			
		ii bolow.				
	st All Secured Claims					
	III secured claims. If a credit ately for each claim. If more the		ured claim, list the creditor icular claim, list the other creditors	Column A Amount of claim	Column B Value of	Column C Unsecured
•	-	•	order according to the creditor's	Do not deduct the	collateral	portion
name	•			value of collateral.	that supports this claim	If any
	Sales and Service or's Name	- Describe the property	that secures the claim:	\$1,010.00	\$7,000.00	\$0.00
	N Elston Ave	2007 Audi Q7				
Nu	mber Street		, the claim is: Check all that apply.			
		Contingent				
Chica	ago IL 60618 State ZIP Code	Unliquidated				
City Who	owes the debt? Check one.	Disputed				
✓ □	ebtor 1 only	Nature of lien. Check a	ıll that apply.			
	Debtor 2 only Debtor 1 and Debtor 2 only	An agreement you r car loan)	made (such as mortgage or secured			
_ =	t least one of the debtors	Statutory lien (such	as tax lien, mechanic's lien)			
	nd another	Judgment lien from	a lawsuit			
	check if this claim relates o a community debt	Other (including a ri	ght to offset)			
Date incur	debt was red	Last 4 digits of accour	nt number			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$1,010.00

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				ocument	Page 23 of	71			
Fill in th	his inforr	nation to identify your c	ase:						
Debtor	1	Elizabeth		Hernand	lez				
		First Name	Middle Name	Last Nar	ne				
Debtor (Spouse,		First Name	Middle Name	Last Nar	ne				
United	States B	ankruptcy Court for the:	Northern	District of Illin					
Case n				(Sta	ate)				
Offic	ial Fo	orm 106E/F				_	Chec	k if this is an	amended filing
Sch	nedu	le E/F: Cre	ditors Who	o Have U	Insecure	d Claims	}		12/15
other pa Form 10 claims the ent known).	arty to a 06A/B) a that are ries in th	and accurate as possiny executory contracts and on Schedule G: Exelisted in Schedule D: Come boxes on the left. At all of Your PRIORITY	s or unexpired leases the cutory Contracts and U reditors Who Hold Clai tach the Continuation	hat could result in Unexpired Leases ims Secured by Pr Page to this page	a claim. Also list (Official Form 106 operty. If more sp	executory contract G). Do not include a ace is needed, copy	is on <i>Schedul</i> any creditors y the Part you	e <i>A/B: Prope</i> with partial need, fill it	erty (Official ly secured out, number
1. D		editors have priority un	secured claims agains	st you?					
	=	o to Part 2.							
2. Li lis As	ist all of sted, iden s much a ontinuati	your priority unsecured tify what type of claim it is possible, list the claims on Page of Part 1. If mor	is. If a claim has both pri in alphabetical order acc e than one creditor holds	ority and nonpriorit cording to the credi a a particular claim,	y amounts, list that tor's name. If you h list the other credito	claim here and show have more than two pors in Part 3.	both priority	and nonprior	ty amounts.
(F	or an exp	planation of each type of	claim, see the instruction	ns for this form in the	ne instruction book	let.)	Total	Driority	Nonpriority
							claim	Priority amount	amount
		hicago - Parking and red	Light Tickets	Last 4 digits of	account number		\$4,958.00	\$4,958.00	\$0.00
	Departme	reditor's Name ent of Revenue - PO Box	88292	When was the d	lebt incurred?	n/a			
	Number	Street		As of the date y	ou file, the claim	is: Check all that			
	01.			Contingent					
	Chicago City	Illinois State	60680 Zip Code	Unliquidated					
		urred the debt? Check of or 1 only	one.	Disputed					
		or 2 only		Type of PRIORI	ΓY unsecured clai	m:			
		or 1 and Debtor 2 only		Domestic su	pport obligations				
		ast one of the debtors an	d another	Taxes and congovernment	ertain other debts y	ou owe the			
	Che	ck if this claim relates	to a community debt	Claims for de intoxicated	eath or personal inj	ury while you were			

Is the claim subject to offset?

✓ No Yes Other. Specify _____ Tickets

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Debtor 1 Elizabeth Hernandez Case number (if known) First Name Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 CONVERGENT OUTSOURCING \$394.00 Last 4 digits of account number 1172 Nonpriority Creditor's Name When was the debt incurred? 8/2014 Po Box 9004 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Washington 98057 Renton City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for **V** ORIGINAL CREDITOR: Is the claim subject to offset? Other. Specify COMCAST Yes CREDIT PROTECTION ASSO \$1,392.00 Last 4 digits of account number 9764 Nonpriority Creditor's Name When was the debt incurred? 10/2016 1355 NOEL RD SUITE 2100 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 75240 DALLAS Texas Zip Code Disputed City State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for **✓** ORIGINAL CREDITOR: Is the claim subject to offset? COMMONWEALTH EDISON **✓** No Other. Specify COMPANY Yes 4.3 Internal Revenue Service \$1.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a P.O. Box 7346 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 19101 Philadelphia Pennsylvania City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ NOTICE ONLY Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

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Debtor 1 Elizabeth Hernandez _ Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 Peoples Gas \$500.00 Last 4 digits of account number Nonpriority Creditor's Name 200 E. Randolph When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Unsecured Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Elizabeth Hernandez Case number (if known) Middle Name First Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. ComEd - PO Box 6111 On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check PO Box 6111 Line 4.2 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Carol Stream Illinois 60197 Last 4 digits of account number City State Zip Code Comcast On which entry in Part 1 or Part 2 did you list the original creditor? 1255 W. North Ave of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Claims Illinois 60622 Chicago Last 4 digits of account number 1172 City State Zip Code Arnold Scott Harris On which entry in Part 1 or Part 2 did you list the original creditor? Name Line 2.1 of (Check 111 W. Jackson # 600 Part 1: Creditors with Priority Unsecured Claims

one):

Last 4 digits of account number

Part 2: Creditors with Nonpriority Unsecured

Number

Chicago

City

Street

Illinois

State

60604

Zip Code

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Debtor 1 Elizabeth Hernandez Case number (If known)
First Name Middle Name Last Name

i ii st i vai	ne wildde warie Last warie		
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim		
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	tatistical reporting purposes o
			Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$4,958.00
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$4,958.00
	oe. Total. Add lilles oa tillough od.	oe.	
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write	6i.	\$2,287.00
	that amount here.	UI.	
	6j. Total. Add lines 6f through 6i.	6j.	\$2,287.00

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Fill in this information to identify your case:						
Debtor 1	Elizabeth		Hernandez			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)			(

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or com	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	Lawndale LLC Name			Residential Lease, Debtor is Lessee, Year to Year
	3221 W Dougla	s Blvd		
	Number	Street		
	Chicago	Illinois	60623	
	City	State	Zip Code	

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		DO	cument Page	29 01 71
Fill in this infe	ormation to identify you	r case:		
Debtor 1	Elizabeth		Hernandez	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for th	e: Northern	District of Illinois	
Case numbe	er		(State)	
(If known)				
				Check if this is an amended filing
Official	I Form 106H			
Sahadu	ıle H: Your Co	- dobtoro		40/45
Schedu	ile ni Your Co	deplors		12/15
,		you are filing a joint case, do	not list either spouse as a	codebtor.)
		ou lived in a community pro lexico, Puerto Rico, Texas, W		(<i>Community property states and territories</i> include Arizona, California,)
	o. Go to line 3.			
	• •	mer spouse, or legal equiva	lent live with you at the ti	me?
	No Vos In which commu	nity state or territory did you	livo?	Fill in the name and current address of that person.
ш	165. III WIIICH COMING	riity state or territory did yot	11106:	— Fill III the frame and current address of that person.
	Name of your spouse	e, former spouse, or legal equ	valent	
	Number Street			
	City	State	Zip Coc	le .
3. In Colur	nn 1, list all of your cod	lebtors. Do not include you	spouse as a codebtor it	your spouse is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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			Ŭ		
Fill in this information to ide	entify your case:				
Debtor 1 Elizabeth		Hernan	dez	_	
First Name	Middle Name	Last Na	ame	Che	eck if this is:
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Na		_	An amended filing
(opodase, ii minig/ First Name	Middle Name				A supplement showing post-petition chapter 1
United States Bankruptcy Cou	urt for <u>Northern</u>	District of Illin			expenses as of the following date:
the: Case number		(51	ate)		
(If known)				·	MM / DD / YYYY
Official Form 10	61				
Schedule I: You	r Income				12/1
information about your spo	ouse. If you are separated an eeded, attach a separate she r every question.	d your spous	e is not filing	g with you, do	r spouse is living with you, include not include information about your ional pages, write your name and case
Fill in your employment		Debtor 1			Debtor 2
information.	Employment status				
If you have more than one j	Employment status ob,	Employ			Employed
attach a separate page with information about additional	, , , ,		ployed		Not Employed
employers.	Occupation	Labor			
Include part time, seasonal,	or Employer's name	MVP Workf	orce		
self-employed work.	Employer's address	65 E Palatir	ne Rd		
Occupation may include stu or homemaker, if it applies.	ident	Number Stre	eet		Number Street
		Prospect Hts	Illinois	60070	City State Zip Code
		City	State	Zip Code	-
	How long employed there?	9 months			
Part 2: Give Details Abo	out Monthly Income				
	out Monthly Moonie				
spouse unless you are separa	ated.	-		-	write \$0 in the space. Include your non-filing
spouse unless you are separa	ated. se have more than one employer	-	nformation for	all employers fo	or that person on the lines below. If you need
spouse unless you are separa If you or your non-filing spous	ated. se have more than one employer	-	nformation for	-	
spouse unless you are separal If you or your non-filing spous more space, attach a separal 2. List monthly gross wage	ated. se have more than one employer	, combine the in	nformation for	all employers fo	or that person on the lines below. If you need
spouse unless you are separal If you or your non-filing spous more space, attach a separal 2. List monthly gross wage deductions.) If not paid m	ated. se have more than one employer ate sheet to this form. es, salary, and commissions (beforenthly, calculate what the monthly	, combine the in	nformation for	all employers fo	or that person on the lines below. If you need

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Debto		Hernandez	Case numbe	r <i>(if</i>	
	First Name Middle Name I	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Сор	y line 4 here	→ 4	\$1,828.67		
_	all payroll deductions:				
5a.	Tax, Medicare, and Social Security deductions	5a	\$275.43		
5b.	Mandatory contributions for retirement plans	5b	\$0.00		
5c.	Voluntary contributions for retirement plans	5c	\$0.00		
5d.	Required repayments of retirement fund loans	5d.	\$0.00		
5e.	Insurance	5e.	\$0.00		
5f. l	Domestic support obligations	5f	\$0.00		
5g.	Union dues	5g	\$0.00		
5h.	Other deductions. Specify:	5h. + _	\$0.00 +	·	
6. Add +5h.	the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5$	f + 5g 6	\$275.43		
7. Cald	culate total monthly take-home pay. Subtract line 6 from line	94. 7.	\$1,553.24		
8. List	all other income regularly received:				
	Net income from rental property and from operating a business, profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a	\$0.00		
8b.	Interest and dividends	8b	\$0.00		
	Family support payments that you, a non-filing spouse, or dependent regularly receive	а			
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c	\$0.00		
8d.	Unemployment compensation	8d	\$0.00		
	Social Security	8e	\$795.00		
 	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non- cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: Food Assistance Programs Income	8f.	\$1,500.00		
8g.	Pension or retirement income	8g.	\$0.00		
8h.	Other monthly income. Specify: Tax Refund	8h. +	\$1,166.00 +		
	all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g -	+ 8h. 9.	\$3,461.00		
	culate monthly income. Add line 7 + line 9. I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing sp	oouse 10.	\$5,014.24	=	\$5,014.24
Incl frier	ate all other regular contributions to the expenses that you ude contributions from an unmarried partner, members of your nds or relatives. not include any amounts already included in lines 2-10 or amounts.	household, your de	ependents, your roomr		
Spe	cify:			11	\$0.00
	d the amount in the last column of line 10 to the amount in the that amount on the Summary of Schedules and Statistical Sumary of Schedules Statistical Sumary of Schedules Sumary of Schedules Sumary of Schedules Sumary of Schedules Schedules Sumary of Schedules Sumary of Schedules Schedules Sumary of Schedules				\$5,014.24
					Combined monthly income
13. Do	you expect an increase or decrease within the year after No.	you file this form?			
	Yes. Explain:				

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Fill in this inform	mation to identify	your case:			
Debtor 1	Elizabeth		Hernandez		
Debtor 2	First Name	Middle Name	Last Name	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ng
United States Ba	ankruptcy Court	for the: Northern	District of Illinois (State)		nowing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYYY	<u>/</u>
Official I	Form 10	6J			
Schedule	J: Your	Expenses			12/15
-	nore space is ne	ns possible. If two married people are eeded, attach another sheet to this on.			
Part 1: Desc	ribe Your Ho	usehold			
1. Is this a join	nt case?				
✓ No. Go	to line 2				
Yes. Do	es Debtor 2 live	in a separate household?			
	No				
	Yes. Debtor 2	must file Official Forms 106J-2, Expen	ses for Separate Household of Debi	tor 2.	
2. Do you have	dependents?	No			
Do not list De Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	17 years	No.
			Object	40	✓ Yes. No.
			Child	16 years	Yes.
			Child	15 years	No.
					✓ Yes.
			Child	11 years	No.
			OL:III	0	Yes. No.
			Child	8 years	Yes.
			Child	13 years	No.
					✓ Yes.
			Child	6 years	No.
			Child	3 years	✓ Yes. No.
			Office	<u>o years</u>	Yes.
			Child	2 years	No.
			0		Yes.
			Child	2 years	No. ✓ Yes.
			Child	1 month	No.
					Yes.
	enses include people other	✓ No			
than yourself and dependents		Yes			
Part 2: Estin	nate Your Ond	going Monthly Expenses			
	-		ou are using this form as a com-	ement in a Chantar 1	3 case to report
	f a date after th	your bankruptcy filing date unless y e bankruptcy is filed. If this is a sup			

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 106I.)

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4.0 If ficial eritanh drollidme ownership expenses for your residence. Support it is not one and the ground or lot. 4.	4.	page 1 \$0.00
If not included in line 4:		
4a. Real estate taxes	4a	\$0.00
4b. Property, homeowner's, or renter's insurance	4b.	\$0.00
4c. Home maintenance, repair, and upkeep expenses	4c.	\$0.00
4d. Homeowner's association or condominium dues	4d.	\$0.00

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Debtor 1 Elizabeth Eirst Name Hernandez Case number (if known)
First Name Middle Name Last Name

5. Additional mortgage payments for your residence, such as home equity loans 6. Utilities: 6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6b.	Your expenses \$0.00
6. Utilities: 6a. Electricity, heat, natural gas 6a.	
6a. Electricity, heat, natural gas	\$280.00
	\$280.00
6h Water sewer garbage collection	
6b. Water, sewer, garbage collection 6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	\$150.00
6d. Other. Specify: 6d	\$0.00
7. Food and housekeeping supplies 7.	\$2,310.00
8. Childcare and children's education costs 8.	\$0.00
9. Clothing, laundry, and dry cleaning	\$650.00
10. Personal care products and services 10.	\$394.00
11. Medical and dental expenses 11.	\$200.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	\$230.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books 13.	\$0.00
14. Charitable contributions and religious donations 14.	\$0.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	\$0.00
15b. Health insurance	\$0.00
15c. Vehicle insurance	\$200.00
15d. Other insurance. Specify: 15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.	
Specify:	\$0.00
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	\$400.00
17b. Car payments for Vehicle 2	\$0.00
17c. Other. Specify: 17c	\$0.00
17d. Other. Specify: 17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	
19.Other payments you make to support others who do not live with you.	
Specify:	\$0.00
20a. Mortgages on other property 20a	\$0.00
20b. Real estate taxes.	\$0.00
20c. Property, homeowner's, or renter's insurance 20c	\$0.00
20d. Maintenance, repair, and upkeep expenses. 20d	\$0.00
20e. Homeowner's association or condominium dues 20e	\$0.00

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Debtor 1 Elizabeth	Hernandez	Case number (if known)	
First Name Middle Name	Last Name		
21. Other. Specify:		21	\$0.00
22. Calculate your monthly expenses.			\$4,814.00
22a. Add lines 4 through 21.			\$0.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any,			\$4,814.00
22c. Add line 22a and 22b. The result is your monthly expe	enses.	22.	
23. Calculate your monthly net income.			
23a. Copy line 12 (your combined monthly income) from S	Schedule I.	23a	\$5,014.24
23b. Copy your monthly expenses from line 22 above.		23b	\$4,814.00
23c. Subtract your monthly expenses from your monthly in	icome.		\$200.24
The result is your monthly net income.		23c	
For example, do you expect to finish paying for your car lo mortgage payment to increase or decrease because of a m No Yes Explain here:			

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Debtor 1	Elizabeth		Hernandez	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Sankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number			(State)	
Case number (If known)			(,	

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below				
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?				
	✓ No				
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and			
×	/s/ Elizabeth Hernandez	×			
	Signature of Debtor 1	Signature of Debtor 2			
	Date 6/29/2017	Date			
	MM/DD/YYYY	MM/DD/YYYY			

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Fill in	n this info	ormation to identify your	case:					
Debt	or 1	Elizabeth First Name	Middle		andez Name	_		
Debt (Spou	or 2 se, if filing)	First Name	Middle	Name Last	Name	_		
Unite	ed States	Bankruptcy Court for the	Northern	District of		_		
Case (If kno	numbe wn)	r			(State)	_		
Off	ficial	Form 107						Check if this is a amended filing
		ent of Financi	al Affairs f	or Individua	ls Filina fa	or Bankru	intcv	04/10
Be as	s comp mation	lete and accurate as po . If more space is need nown). Answer every o	ossible. If two m	arried people are fili	ing together, bo	th are equally i	responsible for s	
Part	1: Giv	ve Details About You	Marital Status	and Where You Liv	ved Before			
1.	What i	is your current marital s	tatus?					
	ш	larried ot married						
2.	During	g the last 3 years, have y	ou lived anywher	e other than where yo	ou live now?			
	✓ No	o es. List all of the places y	ou lived in the las	st 3 years. Do not inclu	de where you live	e now.		
	D	ebtor 1:		Dates Debtor 1 live	ed Debtor 2:			Dates Debtor 2 lived there
					Same	as Debtor 1		Same as Debtor 1
	N	umber Street		From	Number S	treet		From
	C	ity State	Zip Code		City	State	Zip Code	
					Same	as Debtor 1		Same as Debtor 1
	N	umber Street		From	Number S	treet		From
	C	ity State	Zip Code		City	State	Zip Code	
	and territ	he last 8 years, did you tories include Arizona, Cali s. Make sure you fill out S	fomia, Idaho, Louis	siana, Nevada, New Me	xico, Puerto Rico,			

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Case number (if known)

Hernandez

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, Wages, From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

Debtor 1 Elizabeth

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Debtor 1 Elizabeth Hernandez __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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tor 1	Elizabeth		He	ernandez	Case number	(if known)
	First Name	Middle I	Name La:	st Name		
Insi con age	ders include your rela porations of which yo	tives; any general pa u are an officer, dire a business you oper	ctor, person in control	general partners; par or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing c domestic support obligations,
✓	No					
	Yes. List all paymer	nts to an insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name					
	Number Street					
-	City Sta	te Zip Code				
	Insider's Name					
	Number Street					
	City Sta	te Zip Code	<u> </u>			
	der? ude payments on deb No Yes. List all paymer	-		Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name					
	Number Street		<u> </u>			
_	City Sta	te Zip Code	<u> </u>			
	Insider's Name					
	Number Street					
	City Sta	te Zip Code	<u> </u>			

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Debtor 1 Elizabeth Hernandez Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2007 Audi Q7 \$7000 5/29/2017 City of Chicago - Parking and red Light Tickets Creditor's Name Explain what happened Department of Revenue - PO Box 88292 Number Street Property was repossessed. Property was foreclosed. Chicago Illinois 60680 Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name **Explain what happened** Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Elizabeth	Hernandez	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did a accounts or refuse to make a payment because you		k or financial institution, set off any	amounts from your
	☐ No ☐ Yes. Fill in the details.			
	V res. 1 iii iii die details.	Describe the action the o	reditor took Date act	
	Internal Revenue Service Creditor's Name	IRS fed tax return was off	0,0047	\$13000.00
	P.O. Box 7346 Number Street			
		Last 4 digits of account nu	mber: XXXX-0000	
		zaot i aigito oi accountina		
	Philadelphia Pennsylvania 19101 City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was an appointed receiver, a custodian, or another official?	y of your property in the po	ssession of an assignee for the bene	fit of creditors, a court-
	▽ No			
	Yes			
Dowt	5: List Certain Gifts and Contributions			
rait	5. List dei taili diits and contributions			
13.	Within 2 years before you filed for bankruptcy, did y	ou give any gifts with a tota	al value of more than \$600 per perso	n?
	✓ No			
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates yo gave the gifts	
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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btor 1	Elizabeth		Hernandez	Case number (if kno	wn)	
	First Name Middle N	Name	Last Name		•	
. Wi	thin 2 years before you filed for bankru	uptcy, did yοι	u give any gifts or contribu	tions with a total value	of more than \$600	to any charity?
	T NI-					
✓	No					
	Yes. Fill in the details for each gift or	contribution.				
	Gifts or contributions to charities		Describe what you contri	lauta d	Data way	Value
	that total more than \$600		Describe what you contri	butea	Date you contributed	Value
	that total more than \$000				Contributed	
						-
	Charity's Name					
	,					
	Number Street					
	Number Street					
	City State Zip (Code				
	Oity State Zip	Code				
	List Certain Losses					
ι υ.	List dei tain Losses					
	Yes. Fill in the details. Describe the property you lost and how the loss occurred		Describe any insurance of Include the amount that in	surance has paid. List	Date of your loss	Value of property lost
			pending insurance claims of A/B: Property.	on line 33 of <i>Schedule</i>		
			AVB. Floperty.			
Wit	List Certain Payments or Transfethin 1 year before you filed for bankrup out seeking bankruptcy or preparing a clude any attorneys, bankruptcy petition p	ptcy, did you a bankruptcy	petition?			anyone you consulte
. Wit	thin 1 year before you filed for bankrup	ptcy, did you a bankruptcy	petition?			anyone you consulte
. Wit	thin 1 year before you filed for bankrup out seeking bankruptcy or preparing a clude any attorneys, bankruptcy petition p	ptcy, did you a bankruptcy	petition?			anyone you consulte
Wit	thin 1 year before you filed for bankrup out seeking bankruptcy or preparing a clude any attorneys, bankruptcy petition p	ptcy, did you a bankruptcy	petition? edit counseling agencies for	services required in your b	pankruptcy.	
Wit	thin 1 year before you filed for bankrup out seeking bankruptcy or preparing a clude any attorneys, bankruptcy petition p	ptcy, did you a bankruptcy	petition? edit counseling agencies for Description and value of a	services required in your b	pankruptcy. Date payment	Amount of
Wit	thin 1 year before you filed for bankrup out seeking bankruptcy or preparing a clude any attorneys, bankruptcy petition p	ptcy, did you a bankruptcy	petition? edit counseling agencies for	services required in your b	Date payment or transfer	
Wit	thin 1 year before you filed for bankrup out seeking bankruptcy or preparing a clude any attorneys, bankruptcy petition p No Yes. Fill in the details.	ptcy, did you a bankruptcy	petition? edit counseling agencies for Description and value of a	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrup out seeking bankruptcy or preparing a clude any attorneys, bankruptcy petition p No Yes. Fill in the details. Semrad Law Firm	ptcy, did you a bankruptcy	petition? edit counseling agencies for Description and value of a	services required in your b	Date payment or transfer	Amount of
Wit	thin 1 year before you filed for bankrup out seeking bankruptcy or preparing a clude any attorneys, bankruptcy petition p No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	ptcy, did you a bankruptcy	petition? edit counseling agencies for Description and value of a	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrup out seeking bankruptcy or preparing a clude any attorneys, bankruptcy petition p No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street	ptcy, did you a bankruptcy	petition? edit counseling agencies for Description and value of a	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrup out seeking bankruptcy or preparing a clude any attorneys, bankruptcy petition p No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	ptcy, did you a bankruptcy	petition? edit counseling agencies for Description and value of a	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrup out seeking bankruptcy or preparing a clude any attorneys, bankruptcy petition p No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street	ptcy, did you a bankruptcy	petition? edit counseling agencies for Description and value of a	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrup out seeking bankruptcy or preparing a clude any attorneys, bankruptcy petition p No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	ptcy, did you a bankruptcy preparers, or cre	petition? edit counseling agencies for Description and value of a	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrup out seeking bankruptcy or preparing a clude any attorneys, bankruptcy petition p No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 606	ptcy, did you a bankruptcy preparers, or cre	petition? edit counseling agencies for Description and value of a	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrup out seeking bankruptcy or preparing a clude any attorneys, bankruptcy petition p No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 606	ptcy, did you a bankruptcy preparers, or cre	petition? edit counseling agencies for Description and value of a	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrup out seeking bankruptcy or preparing a clude any attorneys, bankruptcy petition p No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 606 City State Zip of	ptcy, did you a bankruptcy preparers, or cre	petition? edit counseling agencies for Description and value of a	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrup out seeking bankruptcy or preparing a clude any attorneys, bankruptcy petition p No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 606	ptcy, did you a bankruptcy preparers, or cre	petition? edit counseling agencies for Description and value of a	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrup out seeking bankruptcy or preparing a clude any attorneys, bankruptcy petition p No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 606 City State Zip of Email or website address	ptcy, did you a bankruptcy or creaters, or c	petition? edit counseling agencies for Description and value of a	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrup out seeking bankruptcy or preparing a clude any attorneys, bankruptcy petition p No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 606 City State Zip of	ptcy, did you a bankruptcy or creaters, or c	petition? edit counseling agencies for Description and value of a	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrup out seeking bankruptcy or preparing a clude any attorneys, bankruptcy petition p No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 606 City State Zip of Email or website address	ptcy, did you a bankruptcy or creaters, or c	petition? edit counseling agencies for Description and value of a	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrup out seeking bankruptcy or preparing a clude any attorneys, bankruptcy petition p No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 606 City State Zip of Email or website address	ptcy, did you a bankruptcy or creaters, or c	petition? edit counseling agencies for Description and value of a	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrup out seeking bankruptcy or preparing a clude any attorneys, bankruptcy petition p No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 606 City State Zip of Email or website address Person Who Made the Payment, if Not	ptcy, did you a bankruptcy or creaters, or c	petition? edit counseling agencies for Description and value of a	services required in your b	Date payment or transfer was made	Amount of payment
. Wit	thin 1 year before you filed for bankrup out seeking bankruptcy or preparing a clude any attorneys, bankruptcy petition p No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 606 City State Zip of Email or website address Person Who Made the Payment, if Not	ptcy, did you a bankruptcy or creaters, or c	petition? edit counseling agencies for Description and value of a	services required in your b	Date payment or transfer was made	Amount of payment
. Wit	thin 1 year before you filed for bankrup out seeking bankruptcy or preparing a clude any attorneys, bankruptcy petition p No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 606 City State Zip of Email or website address Person Who Made the Payment, if Not Person Who Was Paid	ptcy, did you a bankruptcy or creaters, or c	petition? edit counseling agencies for Description and value of a	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrup out seeking bankruptcy or preparing a clude any attorneys, bankruptcy petition p No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 606 City State Zip of Email or website address Person Who Made the Payment, if Not Person Who Was Paid	ptcy, did you a bankruptcy or creaters, or c	petition? edit counseling agencies for Description and value of a	services required in your b	Date payment or transfer was made	Amount of payment
. Wit	thin 1 year before you filed for bankrup out seeking bankruptcy or preparing a clude any attorneys, bankruptcy petition p No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 606 City State Zip of Email or website address Person Who Made the Payment, if Not Person Who Was Paid Number Street	ptcy, did you a bankruptcy preparers, or cre	petition? edit counseling agencies for Description and value of a	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrup out seeking bankruptcy or preparing a clude any attorneys, bankruptcy petition p No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 606 City State Zip of Email or website address Person Who Made the Payment, if Not Person Who Was Paid Number Street	ptcy, did you a bankruptcy or creaters, or c	petition? edit counseling agencies for Description and value of a	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrup out seeking bankruptcy or preparing a clude any attorneys, bankruptcy petition policy of the property	ptcy, did you a bankruptcy preparers, or cre	petition? edit counseling agencies for Description and value of a	services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankrup out seeking bankruptcy or preparing a clude any attorneys, bankruptcy petition p No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 606 City State Zip of Email or website address Person Who Made the Payment, if Not Person Who Was Paid Number Street	ptcy, did you a bankruptcy preparers, or cre	petition? edit counseling agencies for Description and value of a	services required in your b	Date payment or transfer was made	Amount of payment
. Wit	thin 1 year before you filed for bankrup out seeking bankruptcy or preparing a clude any attorneys, bankruptcy petition policy of the property	ptcy, did you a bankruptcy or creaters, or c	petition? edit counseling agencies for Description and value of a	services required in your b	Date payment or transfer was made	Amount of payment

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Debt		Elizabeth		Hernandez	Case n	umber (if known)	-		
		First Name	Middle Name	Last Name					
17.	help	hin 1 year before you filed o you deal with your credi not include any payment or	tors or to make payme		behalf p	ay or transfer a	any property to a	anyone	who promised to
		No Yes. Fill in the details.							
				Description and value of any patransferred	oroperty		Date payment or transfer was made	Amou	unt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
18.	the Incl	ordinary course of your be	usiness or financial aff and transfers made as se	ecurity (such as the granting of a sec	_				
				Description and value of propertransferred	erty	Describe any payments recin exchange	property or eived or debts p	oaid	Date transfer was made
		Person Who Received Trans	nsfer						
		Number Street							
		City State Person's relationship to yo	Zip Code u						
		Person Who Received Tran	nsfer						
		Number Street							
		City State Person's relationship to yo	Zip Code uu						
19.	ben	hin 10 years before you fil eficiary? ese are often called asset-pro No		you transfer any property to a se	lf-settle	d trust or simil	ar device of wh	ich you	are a
		Yes. Fill in the details.							
				Description and value of the	propert	y transferred			Date transfer was made
		Name of trust							

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Debtor 1 Elizabeth Hernandez Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Debtor 1 Elizabeth Hernandez Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Elizabeth			Н	ernandez	Cas	e number (ii	known)		
		First Name		Middle Name	La	ast Name					
26.	Hav	e you been a part	y in any judio	cial or administ	rative proce	eding under	any environmer	ntal law? In	clude settle	ments and ord	ders.
	¥	Yes. Fill in the def	tails.								
	ш				Court or ag	iency		Nature (of the case		Status of the
											case
		Case title									Pending
					Court Name)					
		Case number			NumberStre	et					On appeal
											Concluded
					City	State	Zip Code				
Part	t 11:	Give Details Al	bout Your E	Business or Co	onnection	s to Any Bu	siness				
27	\A/;+1	ain 4 voore before	you filed for	hankruntav die	d wou own o	husings or	hove ony of the	following o	onnoctions t	to ony husino	202
21.	Witi	nin 4 years before	you filed for	bankruptcy, did	a you own a	business or	nave any of the	tollowing c	onnections	to any busines	65?
		A sole propri	ietor or self-e	employed in a tra	ade, profes	sion, or other	activity, either f	ull-time or p	oart-time		
		A member of	f a limited liab	oility company (l	LLC) or limit	ed liability pa	artnership (LLP)				
		A partner in a	a partnership)							
		An officer, di	rector, or ma	anaging executiv	ve of a corp	oration					
		_		of the voting or e	-		ooration				
			at 1000t 0 70 t	or a lo vourigion o	oquity oooui	100001	30144011				
	✓	No. None of the a	above applie	s. Go to Part 12	. .						
		Yes. Check all that	at apply abo	ve and fill in the	details belo	w for each b	ousiness.				
					Desc	ribe the natu	re of the busine	ss			number Do not
									include So	cial Security	number or ITIN.
		Business Name			_				EIN:		
		240000 . 140									
		Number Street							Dates busi	iness existed	
		-			Name	e of account	ant or bookkeep	er			
		City	State	Zip Code					From	To	
					Desc	ribe the nati	re of the busine	ss	Employer	Identification	number Do not
									include So	cial Security	number or ITIN.
		Business Name			_				EIN:		
		Dusiness Name									
		Number Street							Dates busi	iness existed	
					Name	e of account	ant or bookkeep	er			
		City	State	Zip Code	_				From	То	
					Davis				Faralassa I	. . ! . !	
					Desc	ribe the nati	ire of the busine	SS			number Do not number or ITIN.
									EIN:	•	
		Business Name							LIIV.		
		Number Street			_				Dates husi	iness existed	
		Mannoel Otteet			Name	e of account	ant or bookkeep	er	Pates DuSi	mess existed	
		City	State	Zip Code	_				From	То	
		•								10	

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Deb	tor 1 Elizabeth		Hernandez	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years before you f creditors, or other parties.	iled for bankruptcy, did yo	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	No Yes. Fill in the details b	elow.		
			Date issued	
	Name		MM/DD/YYYY	
	Number Street		_	
	City Sta	ate Zip Code	_	
		ate Zip Code		
Part	t 12: Sign Below			
1	true and correct. I understar a bankruptcy case can resul	nd that making a false sta t in fines up to \$250,000,	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/S/ Elizad	peth Hernandez		
	Signature of	Deptor I		Signature of Debtor 2
	Date 6/29/2	2017		Date
ı	Did you attach additional pa	ges to Your Statement of	Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
	No			
i	Yes			
ı	Did you pay or agree to pay	someone who is not an at	torney to help you fill out b	ankruptcy forms?
	✓ No			
i	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Distri	ct of Illinois	
n re	Elizabeth Hernande	e z	Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATIO	N OF ATTORNEY F	OR DEBTOR
	compensation paid to me within or	ne year before the filing of the	fy that I am the attorney for the abo petition in bankruptcy, or agreed to ation of or in connection w ith the I	be paid to me, for services
	For legal services, I have agreed to	accept		\$4,000.00
	Prior to the filing of this statement	I have received		\$400.00
	Balance Due			\$3,600.00
2.	The source of the compensation p	aid to me was:		
	✓ Debtor	Other (specify)		
3.	The source of the compensation p	aid to me is:		
	✓ Debtor	Other (specify)		
4.	I have not agreed to share the members and associates of m	above-disclosed compensation y law firm.	n with any other person unless the	y are
		aw firm. A copy of the agreeme	th a other person or persons who a ent, together with a list of the name	
5.	In return for the above-disclosed for	ee, I have agreed to render lega	I service for all aspects of the bank	ruptcy case, including:
	 a. Analysis of the debtor's fin bankruptcy; 	ancial situation, and rendering	advice to the debtor in determining	g whether to file a petition in
	b. Preparation and filing of ar	y petition, schedules, statemer	nts of affairs and plan which may b	e required;
	c. Representation of the debt	or at the meeting of creditors a	nd confirmation hearing, and any a	adjourned hearings thereof;
	d. Representation of the debt	or in adversary proceedings an	d other contested bankruptcy matt	ers;
6.	By agreement with the debtor(s), the	ne above-disclosed fee does no	ot include the following services:	
		CERTIFIC	ATION	
	certify that the foregoing is a comp r(s) in this bankruptcy proceedings		nt or arrangement for payment to m	ne for representation of the
	6/29/2017		/s/ Elizabeth Placek	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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B2030 (Form 2030) (12/15)

ln

UNITED STATES BANKRUPTCY COURT

		Northern District of	Illinois	
) 	Elizabeth Hemandez Debtor		Case No.	(If (,,)
	Deptor		Chapter	(If known) Chapter 13
	DISCLOSURE OF CO	MPENSATION O	F ATTORNEY F	OR DEBTOR
1. Pursi	uant to 11 U.S.C. § 329(a) and Fed. I bensation paid to me within one year ered or to be rendered on behalf of th	Bankr. P. 2016(b), I certify that before the filing of the petitio	I am the attorney for the abo n in bankruptcy, or agreed to	ovenamed debtor(s) and that to be paid to me, for services
For le	egal services, I have agreed to accept			\$4,000.00
Prior	to the filing of this statement I have	received		\$400.00
Balar	nce Due			\$3,600.00
2. The s	source of the compensation paid to r	ne was:		
	✓ Debtor	Other (specify)		
3. The s	source of the compensation paid to r	me is:		
	Debtor	Other (specify)		
4. 7	have not agreed to share the above- nembers and associates of my law fi	disclosed compensation with rm.	any other person unless the	y are
manual p	have agreed to share the above-disc nembers or associates of my law firn the people sharing in the compensati	n. A copy of the agreement, to	her person or persons who a gether with a list of the name	are not as of
5. In ret	urn for the above-disclosed fee, I ha	ve agreed to render legal servic	ce for all aspects of the bank	ruptcy case, including:
6	 a. Analysis of the debtor's financial stankruptcy; 	situation, and rendering advice	e to the debtor in determining	g whether to file a petition in
k	o. Preparation and filing of any petit	ion, schedules, statements of a	affairs and plan which may b	e required;
(c. Representation of the debtor at th	e meeting of creditors and cor	nfirmation hearing, and any a	adjourned hearings thereof;
C	d. Representation of the debtor in ac	lversary proceedings and othe	r contested bankruptcy matt	ers;
6. By ag	greement with the debtor(s), the abov	re-disclosed fee does not inclu	ide the following services:	
1-1				
		CERTIFICATION		
l certify btor(s) ir	y that the foregoing is a complete sta n this bankruptcy proceedings.	itement of any agreement or ar	rangement for payment to m	ne for representation of the
	6/19/2017		/s/ Elizabeth Placek	
	Date		Signature of Attorney	
	·		Semrad Law Firm	
			Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

4. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$61.76 for expenses, leaving a balance due of \$3,971.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Debtor(s	s)	Attorney for Debtor(s)	
		/s/ Elizabeth Placek	
/s/ Eliza	beth Hernandez Chalith Herrories		
Signed:			
Date:	6/19/2017		

Do not sign if the fee amounts at top of this page are blank.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
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- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

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 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$61.76 for expenses, leaving a balance due of \$3,971.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	6/29/2017	
Signed:	:	
/s/ Eliza	abeth Hernandez	
		/s/ Elizabeth Placek
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Hernandez, Elizabeth	Case No.	Case No.		
Debtor(s)					
		Chapter.	Chapter13		
	VERIFIC	ATION OF CREDITOR MAT	TRIX		
Ti knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is to	rue and correct to the best of their		
Date:	6/29/2017	/s/ Hernandez, Eliza Hernandez, Eliza Signature of Del	abeth		

CREDIT PROTECTION ASSO Po Box 9035 Addison, TX, 75001

ComEd - PO Box 6111 PO Box 6111 Carol Stream, IL, 60197

CONVERGENT OUTSOURCING 10750 HAMMERLY BLVD #200 Houston, TX, 77043

Comcast 1255 W. North Ave Chicago, IL, 60622

Elite Sales and Service 4048 N Elston Ave Chicago, IL, 60618

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

Arnold Scott Harris 111 W. Jackson # 600 Chicago, IL, 60604

Peoples Gas PO BOX 2968 Milwaukee, WI, 53201

Internal Revenue Service PO Box 7346 Philadelphia, PA, 19101

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Middle Name	Last Name		***************************************
estions for Reporting Purpose			
16a. Are your debts primarily "incurred by an individua No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or i No. Go to line 16c. Yes. Go to line 17.	y consumer debts? Co Il primarily for a persona y business debts? Busi Investment or through t	al, family, or household iness debts are debts t the operation of the bu	d purpose." hat you incurred to obtain isiness or investment.
Yes. I am filing under Chapter	r 7. Do you estimate that a	ufter any exempt proper listribute to unsecured c	iy is excluded and administrative reditors?
☑ 1-49 □ 50-99 □ 100-199 □ 200-999	\$6000000000		25,001-50,000 50,001-100,000 More than 100,000
\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000,001 \$50,000,001	-\$50 million -\$100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	[] \$10,000,001- [] \$50,000,001-	-\$50 million -\$100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ** /s/Elizabeth Hemandez Light Homework Signature of Debtor 1 Signature of Debtor 2 Executed on			
The state of the s	"incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts your No. I am not filing under Chapter expenses are paid that 1 No. Yes. I No. I am filing under Chapter expenses are paid that 1 No. Yes. Yes. 1-49 50-99 100-199 200-999 30-\$50,000 \$50,001-\$100,000 \$500,001-\$1 million \$500,001-\$1 million \$500,001-\$1 million 100,001-\$500,000 \$500,001-\$1 million 100,001-\$500,000 \$500,001-\$1 million 100,001-\$1 million	16a. Are your debts primarily consumer debts? Co "incurred by an individual primarily for a personal No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business or investment or through the No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consoled with the debt of the total are provided by the sexpenses are paid that funds will be available to the expenses are paid that funds will be available to	16a. Are your debts primarily consumer debts? Consumer debts are definincurred by an individual primarily for a personal, family, or household income to line 16b. No. Go to line 17.

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Fill in this infor	mation to identify your c	ase;	and the state of t		
Debtor 1	Elizabeth		Hernandez		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name			
United States I			Last Name		
Office States E	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)			(Olate)		
Official	Form 106De	C			Check if this is a amended filing
Declarat	ion About an	Individual Debi	tor's Schedules	\$	12/1
If two married	people are filing togethe	er, both are equally respo	nsible for supplying corre	at Information.	
	1341, 1519, and 3571.	le bankruptcy schedules on with a bankruptcy cas	or amended schedules. M e can result in fines up to	aking a false statement, concealing property, or \$250,000, or imprisonment for up to 20 years, or	obtaining both, 18
Did you no	War agree to pay come				***************************************
With the second	ay or agree to pay some	one who is NOT an attorn	ey to help you fill out ban	kruptcy forms?	
☑ No					
Yes. N	lame of person		Attach Bankruptcy i Signature (Official F	Petition Preparer's Notice, Declaration, and om 119).	
Under pen that they a /s Elizab Signature of	eth Hernandez	that I have read the sum	Signature	with this declaration and of Debtor 2	
	DD/YYY		Date Mr	M/DD/YYYY	

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Debte	or 1 Elizabeth		Hernandez	Case number [if known]
	First Name	Middle Name	Last Name	Out that the state of the state
28.	Within 2 years before you filed creditors, or other parties. No Yes. Fill in the details below		/ou give a financial staten	nent to anyone about your business? Include all financial institutions,
			Date issued	W
	Name		MM/DD/YYYY	
	Number Street		No American	
	City State	Zip Code	The state of the s	
Part	Es Sign Below			
211	ne and confect, i anderstand fi	Hernandez	atement, concealing prop	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	3,10,000	iOi 1		Signature of Debtor 2
	€ Date 6/19/2017			Date
Di	d you attach additional pages	to Your Statement of	Financial Affairs for Indiv	iduals Filing for Bankruptcy (Official Form 107)?
Z	Penny Yes			
Die	d you pay or agree to pay some	eone who is not an al	torney to help you fill out	bankruptcy forms?
non-o	No No			
E-Maries Sections	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Hemandez, Elizabeth	Case No.	
	Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFIC	ATION OF CREDITOR MA	TRIX
TI knowledge	he above named Debtors hereby verify e.		
Date:	6/19/2017	/s/ Hernandez,	Elizabeth Cyoluth Howard
,	-	Hemandez, Eliz Signature of De	abeth

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Debt	or 1 Elizabeth First Name	Middle Name	Hernandez	Case number (if known)	
16		mily income that applies to	Last Name		
10.					
	16a. Fill in the state in whi	•	Illinois		
	16b. Fill in the number of	people in your household.	12		
		illy income for your state and s	ize of		\$158,416.00
	household using the link specific	ed in the congrete instructions (To find a	list of applicable median income amounts, go online also be available at the bankruptcy clerk's office.	
17.	How do the lines compa		or this form. This list may	also be available at the bankruptcy clerk's office.	
	17a Line 15b is less	than or equal to line 16c. On th	ie tan af nade 1 of this fo	rm, check box 1, Disposable income is not determined	4
	under 11 U.S.C.	§ 1325(b)(3). Go to Part 3. D	o NOT fill out Calculation	of Disposable Income (Official Form 122C-2).	ŗ
	17b. Line 15b is more	than line 16c. On the top of p	age 1 of this form, check	box 2, Disposable income is determined under 11	
	U.S.C. § 1325(b))(3). Go to Part 3 and fill out current monthly income from li	Calculation of Disposab	le Income (Official Form 122C-2). On line 39 of tha	1
Part	ACCURATION 1	mmitment Period Under		n.	
***************************************		monthly income from line 11			
		-	and the first and the second of the contract of the second		\$3,541.39
	commitment period under	11 U.S.C. § 1325(b)(4) allows	maned, your spouse is n you to deduct part of you	ot filing with you, and you contend that calculating the repouse's income, copy the amount from line 13.)
	19a. If the marital adjustme	ent does not apply, fill in 0 on I	ine 19a.		-\$0.00
	19b. Subtract line 19a fro				\$3,541.39
20.	Calculate your current m	onthly income for the year. I	Follow these steps:		
	20a. Copy line 19b.				\$3,541,39
	Multiply by 12 (the nu	umber of months in a year).			x 12
	20b. The result is your curr	rent monthly income for the yea	ar for this part of the form.		\$42,496.68
	20c. Copy the median fam	ily income for your state and si	ze of household from line	16c.	\$158,416.00
21.	How do the lines compar	e?			
	Line 20b is less than li commitment period is	ne 20c. Unless otherwise order	ed by the court, on the to	op of page 1 of this form, check box 3, The	
	Line 20b is more than 4, The commitment pe	or equal to line 20c. Unless oth eriod is 5 years. Go to Part 4.	nerwise ordered by the co	urt, on the top of page 1 of this form, check box	
Part	Sign Below				
					MARINE CHIEF CONTRACTOR OF THE PROPERTY OF THE
	By signing here, I deck	are under penalty of perjury that	the information on this s	tatement and in any attachments is true and correct.	
	X /s/Elizabeth He		Hermonelle		
	Signature of Debto	or 1	, =	nature of Debtor 2	
	Date 6/19/2017				
	MM/DD/YY	₹	Dat	MM/DD/YYYY	
(If you obsolved \$75 -1-	MOT Ell out a Cl. T	0		
	If you checked 17b, fill	NOT fill out or file Form 122Cout Form 122C-2 and file it wi	-∠. th this form. On line 39 o	f that form, copy your current monthly income from lin	a 1 <i>1</i>
	above.				U 17